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WHAT IS CLAIMED IS:

- 5 1. A platform-independent method for configuring a self-service financial transaction device in a global communications network having a plurality of nodes interconnected with communication lines, comprising:

receiving a session request from a customer using an interactive interface to access said self-service financial transaction device;

10 selectively associating said session request with customer parameters to display a standardized customer-specific interactive interface, wherein said customer parameters comprise one or more of the following:

15 account parameters,
configuration parameters,
communication parameters,
session parameters,
business parameters,
regulatory parameters,
real-time currency parameters,
delivery parameters,
service parameters, and
financial offering parameters;

20 displaying said standardized customer-specific interactive interface to provide said customer with financial offerings, wherein said financial offerings are associated with a financial package;

25 receiving a financial request from said customer to complete said financial offering;

30 implementing said financial request from said customer to complete said financial offering;

35 updating said customer parameters in said global communications network upon completion of said financial offering associated with said financial request.

- 40 2. The method of claim 1, wherein said financial package comprises one or more of the following:

inquiry;
overview;
balance;

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disposition;
history;
transfer;
bill payment;
credit transaction;
maintenance & service functions;
withdrawal;
deposit;
PIN change;
investment; and
end session.

3. The method of claim 1, wherein said self-service financial transaction device communicates with a rule broker component of said global communications network.
 4. The method of claim 3, wherein said rule broker component registers a rule authority associated with one of said customer parameters or said financial package.
 5. The method of claim 4, wherein said rule authority queries a database of business rules and returns a business rule.
 6. The method of claim 5, further comprising:

configuring said standardized customer-specific interactive interface using said business rule.
 7. The method of claim 1, wherein said self-service financial transaction device communicates with a language man component of said global communications network.
 8. The method of claim 7, wherein said language man component stores a repository of phrases associated with one of said customer parameters or said financial package.
 9. The method of claim 8, wherein a language man authority queries said repository of phrases and returns a named phrase.
 10. The method of claim 9, further comprising:

configuring said standardized customer-specific interactive interface using said named phrase.
 11. The method of claim 1, further comprising a front door man component for adding security identifiers to communications sent to said self-service financial transaction device and for verifying security identifiers on communications received from said

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self-service financial transaction device.

- 5 12. The method of claim 1, wherein said self-service financial transaction device is an electronics communications device.
- 10 13. The method of claim 12, wherein said electronics communications device is an ATM terminal.
- 15 14. The method of claim 12, wherein said electronics communications device is an home banking terminal.
- 20 15. The method of claim 12, wherein said electronics communications device is a personal computer.
- 25 16. The method of claim 12, wherein said electronics communications device is a screen telephone.
- 30 17. The method of claim 12, wherein said electronics communications device is a personal data assistant.
- 35 18. The method of claim 12, wherein said electronics communications device is a interactive television.
- 40 19. The method of claim 12, wherein said electronics communications device is a staff terminal used within a financial institution providing said financial offering.
20. The method of claim 1, wherein said self-service financial transaction device communicates with said global communications network over a public switch telephone network.
21. The method of claim 1, wherein said self-service financial transaction device communicates with said global communications network over a mobile radiotelephone network.
22. The method of claim 1, wherein said self-service financial transaction device communicates with said global communications network over a cellular network.
23. The method of claim 1, wherein said self-service financial transaction device communicates with said global communications network over a cable network.
24. The method of claim 1, wherein said self-service financial transaction device communicates with said global communications network over one of an internet, intranet, or extranet.

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25. The method of claim 1, wherein said global communications network is a financial institution's communications network.
- 5 26. A platform-independent system for configuring a self-service financial transaction device in a global communications network having a plurality of nodes interconnected with communication lines, comprising:
- 10 means for receiving a session request from a customer using an interactive interface to access said self-service financial transaction device;
- 15 means for selectively associating said session request with customer parameters to display a standardized customer-specific interactive interface, wherein said customer parameters comprise one or more of the following:
- 20 account parameters,
 configuration parameters,
 communication parameters,
 session parameters,
 business parameters,
 regulatory parameters,
 real-time currency parameters,
 delivery parameters,
 service parameters, and
 financial offering parameters;
- 25 means for displaying said standardized customer-specific interactive interface to provide said customer with financial offerings, wherein said financial offerings are associated with a financial package;
- 30 means for receiving a financial request from said customer to complete said financial offering;
- 35 means for implementing said financial request from said customer to complete said financial offering;
- 40 27. The system of claim 26, wherein said financial package comprises one or more of the following:
 inquiry;
 overview;

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balance;
disposition;
history;
transfer;
5 bill payment;
credit transaction;
maintenance & service functions;
withdrawal;
deposit;
10 PIN change;
investment; and
end session.

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28. The system of claim 26, wherein said self-service financial transaction device communicates with a rule broker component of said global communications network.
 29. The system of claim 28, wherein said rule broker component registers a rule authority associated with one of said customer parameters or said financial package.
 30. The system of claim 29, wherein said rule authority queries a database of business rules and returns a business rule.
 31. The system of claim 30, further comprising:
means for configuring said standardized customer-specific interactive interface using said business rule.
 32. The system of claim 26, wherein said self-service financial transaction device communicates with a language man component of said global communications network.
 33. The system of claim 32, wherein said language man component stores a repository of phrases associated with one of said customer parameters or said financial package.
 34. The system of claim 33, wherein a language man authority queries said repository of phrases and returns a named phrase.
 35. The system of claim 34, further comprising:
means for configuring said standardized customer-specific interactive interface using said named phrase.
 36. The system of claim 26, further comprising a front door man component for adding security identifiers to communications sent to said self-service financial transaction

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device and for verifying security identifiers on communications received from said self-service financial transaction device.

- 5 37. The system of claim 26, wherein said self-service financial transaction device is an electronics communications device.
- 10 38. The system of claim 37, wherein said electronics communications device is an ATM terminal.
- 15 39. The system of claim 37, wherein said electronics communications device is an home banking terminal.
- 20 40. The system of claim 37, wherein said electronics communications device is a personal computer.
- 25 41. The system of claim 37, wherein said electronics communications device is a screen telephone.
- 30 42. The system of claim 37, wherein said electronics communications device is a personal data assistant.
- 35 43. The system of claim 37, wherein said electronics communications device is a interactive television.
- 40 44. The system of claim 37, wherein said electronics communications device is a staff terminal used within a financial institution providing said financial offering.
45. The system of claim 26, wherein said self-service financial transaction device communicates with said global communications network over a public switch telephone network.
46. The system of claim 26, wherein said self-service financial transaction device communicates with said global communications network over a mobile radiotelephone network.
47. The system of claim 26, wherein said self-service financial transaction device communicates with said global communications network over a cellular network.
48. The system of claim 26, wherein said self-service financial transaction device communicates with said global communications network over a cable network.
49. The system of claim 26, wherein said self-service financial transaction device communicates with said global communications network over one of an internet, intranet, or extranet.

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50. The system of claim 26, wherein said global communications network is a financial institution's communications network.

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